

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/616,852 Confirmation : 1841

Applicant(s) : Malcolm Reginald Hallis BELL et al.

Filed : July 9, 2003

Title : FRAUD PREVENTION

Art Unit : 3653

Examiner : Jeffery A. SHAPIRO

Docket No. : 1193-4049

Customer No. : 27123

AMENDMENT PURSUANT TO 37 C.F.R. § 1.111

Mail Stop -- Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

A non-final Office Action dated January 11, 2008 has been issued.

Consideration of this application is respectfully requested in light of the amendments and remarks that follow. This paper is set forth as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks** begin on page 11 of this paper.